

Betty Bailey-McLaughlin and Michael McLaughlin v. Patrons Oxford Insurance Co.

Docket No. INS-19-2005

Hearing Held February 21, 2019

Decision Issued March 5, 2019

The named insureds requested a hearing to contest the nonrenewal of their homeowner's policy for failure to comply with the insurer's loss control recommendations and for a hazard related to the insurability of the home. Although the insureds complied with the loss control recommendations to the extent they were reasonable, there remained a hazard related to the insurability of the home that justified nonrenewal.

Held: For the company. 24-A M.R.S. section 3051 permits nonrenewal of a homeowner's policy for a good faith reason related to the insurability of the property. The company presented evidence that the insureds had been using a wood stove that was not properly installed and that presented a risk of fire that justified termination of coverage.